

CLAIMS

What is claimed is:

- 1 1. A method for conducting a transaction on a website without requiring a user to submit personal information, comprising the steps of:
 - 2 (a) storing information about a user in a database located remotely from the user;
 - 3 (b) receiving a request from the user for purchase of at least one of a product and a service on a website;
 - 4 (c) retrieving a purchase pattern of the website; and
 - 5 (d) purchasing the at least one of the product and service on the website based on the purchase pattern.
- 1 2. A method as recited in claim 1, wherein the purchase pattern includes a sequence of data required, identification of web pages presented, and actions required during a purchase transaction.
- 1 3. A method as recited in claim 1, further including the steps of determining an identification of the website and determining an identifier of the at least one of the product and service.
- 1 4. A method as recited in claim 3, wherein the step of purchasing the at least one of the product and service further includes the steps of recreating a purchase transaction on the website utilizing the user information, the identification of the website, and the identifier of the at least one of the product and service.
- 1 5. A method as recited in claim 1, wherein the step of purchasing the at least one of the product and service is performed such that the user remains anonymous.

- 1 6. A method as recited in claim 1, wherein the user makes the request from at least
2 one of a wireless device and a hardwired device.
- 1 7. A method as recited in claim 1, wherein the user sends the request for purchase
2 by a single selection of an item on a user interface of the user.
- 1 8. A method as recited in claim 1, wherein the request for purchase is received
2 from the user utilizing a wireless device.
- 1 9. A method as recited in claim 1, wherein the request for purchase is received
2 from the user utilizing a device having a physical network connection.
- 1 10. A computer program product embodied on a computer readable medium for
2 conducting a transaction on a website without requiring a user to submit
3 personal information, comprising:
4 (a) a code segment that stores information about a user in a database located
5 remotely from the user;
6 (b) a code segment that receives a request from the user for purchase of at least one
7 of a product and a service on a website;
8 (c) a code segment that retrieves a purchase pattern of the website; and
9 (d) a code segment that purchases the at least one of the product and service on the
10 website based on the purchase pattern.
- 1 11. A computer program product as recited in claim 10, wherein the purchase
2 pattern includes a sequence of data required, identification of web pages
3 presented, and actions required during a purchase transaction.

- 1 12. A computer program product as recited in claim 10, further including a code
2 segment that determines an identification of the website and a code segment that
3 determines an identifier of the at least one of the product and service.
- 1 13. A computer program product as recited in claim 12, wherein the code segment
2 that purchases the at least one of the product and service further includes a code
3 segment that recreates a purchase transaction on the website utilizing the user
4 information, the identification of the website, and the identifier of the at least
5 one of the product and service.
- 1 14. A computer program product as recited in claim 10, wherein the code segment
2 that purchases the at least one of the product and service performs the purchase
3 such that the user remains anonymous.
- 1 15. A computer program product as recited in claim 10, wherein the user makes the
2 request from at least one of a wireless device and a hardwired device.
- 1 16. A computer program product as recited in claim 10, wherein the user sends the
2 request for purchase by a single selection of an item on a user interface of the
3 user.
- 1 17. A computer program product as recited in claim 10, wherein the request for
2 purchase is received from the user utilizing a wireless device.
- 1 18. A computer program product as recited in claim 10, wherein the request for
2 purchase is received from the user utilizing a device having a physical network
3 connection.

- 1 19. A system for conducting a transaction on a website without requiring a user to
2 submit personal information, comprising:
3 (a) logic that stores information about a user in a database located remotely from
4 the user;
5 (b) logic that receives a request from the user for purchase of at least one of a
6 product and a service on a website;
7 (c) logic that retrieves a purchase pattern of the website; and
8 (d) logic that purchases the at least one of the product and service on the website
9 based on the purchase pattern.
- 1 20. A system as recited in claim 19, wherein the purchase pattern includes a
2 sequence of data required, identification of web pages presented, and actions
3 required during a purchase transaction.
- 1 21. A system as recited in claim 19, further including logic that determines an
2 identification of the website and logic that determines an identifier of the at least
3 one of the product and service.
- 1 22. A system as recited in claim 21, wherein the logic that purchases the at least one
2 of the product and service further includes logic that recreates a purchase
3 transaction on the website utilizing the user information, the identification of the
4 website, and the identifier of the at least one of the product and service.
- 1 23. A system as recited in claim 19, wherein the logic that purchases the at least one
2 of the product and service performs the purchase such that the user remains
3 anonymous.
- 1 24. A system as recited in claim 19, wherein the user makes the request from at least
2 one of a wireless device and a hardwired device.

- 1 25. A system as recited in claim 19, wherein the user sends the request for purchase
2 by a single selection of an item on a user interface of the user.
- 1 26. A system as recited in claim 19, wherein the request for purchase is received
2 from the user utilizing a wireless device.
- 1 27. A system as recited in claim 19, wherein the request for purchase is received
2 from the user utilizing a device having a physical network connection.
- 1 28. A method for an account aggregation tool for determining a transaction pattern
2 of a website, comprising the steps of:
3 (a) identifying a website;
4 (b) determining types of user information required on a user information page for
5 purchase of at least one of a product and a service;
6 (c) identifying the user information page;
7 (d) associating the types of information required with fields of the information page;
8 and
9 (e) storing the types of information, an identification of the information page, and
10 the associations of the types of information and the fields.
- 1 29. A method as recited in claim 28, wherein a manner in which the user
2 information is sent to the website is also recorded.
- 1 30. A method as recited in claim 28, wherein the request for purchase is received
2 from the user utilizing a wireless device.
- 1 31. A method as recited in claim 28, wherein the request for purchase is received
2 from the user utilizing a device having a physical network connection.